

**SNAPSHOT of HOME Program Performance--As of 09/30/10**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **Bergen County**

State: **NJ**

PJ's Total HOME Allocation Received: **\$53,303,136**

PJ's Size Grouping\*: **A**

PJ Since (FY): **1992**

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	A	Overall
<b>Program Progress:</b>			PJs in State: 27				
% of Funds Committed	95.83 %	95.13 %	13	95.51 %	64	56	
% of Funds Disbursed	91.91 %	85.90 %	8	87.58 %	73	69	
Leveraging Ratio for Rental Activities	1.5	5.07	0	4.86	8	21	
% of Completed Rental Disbursements to All Rental Commitments***	89.67 %	77.80 %	18	82.17 %	54	38	
% of Completed CHDO Disbursements to All CHDO Reservations***	75.28 %	62.11 %	9	71.17 %	59	51	
<b>Low-Income Benefit:</b>							
% of 0-50% AMI Renters to All Renters	72.05 %	83.57 %	24	81.54 %	20	21	
% of 0-30% AMI Renters to All Renters***	44.36 %	45.20 %	16	45.68 %	44	45	
<b>Lease-Up:</b>							
% of Occupied Rental Units to All Completed Rental Units***	83.08 %	96.41 %	26	96.19 %	7	8	
<b>Overall Ranking:</b>			In State: 20 / 27		Nationally: 24 31		
<b>HOME Cost Per Unit and Number of Completed Units:</b>							
Rental Unit	\$43,474	\$28,202		\$27,510	390 Units	23.60 %	
Homebuyer Unit	\$46,461	\$17,461		\$15,239	395 Units	23.90 %	
Homeowner-Rehab Unit	\$0	\$15,837		\$20,932	0 Units	0.00 %	
TBRA Unit	\$7,014	\$8,053		\$3,121	869 Units	52.50 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (215 PJs)

C = PJ's Annual Allocation is less than \$1 million (284 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Bergen County NJ

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

**PJ:**

**State:\***

**National:\*\***

**Rental**

**Homebuyer**

**Homeowner**

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:**

**National Avg:**

1.4 %

1.2 %

**R.S. Means Cost Index:** 1.11

	Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">70.3</span>	<span style="border: 1px solid black; padding: 2px;">44.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">55.6</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">20.2</span>	<span style="border: 1px solid black; padding: 2px;">19.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">33.3</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">1.5</span>	<span style="border: 1px solid black; padding: 2px;">2.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">4.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">2.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">6.7</span>	<span style="border: 1px solid black; padding: 2px;">25.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">11.1</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">74.6</span>	<span style="border: 1px solid black; padding: 2px;">12.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">77.8</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">15.0</span>	<span style="border: 1px solid black; padding: 2px;">24.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">11.1</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">4.0</span>	<span style="border: 1px solid black; padding: 2px;">20.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">11.1</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">3.7</span>	<span style="border: 1px solid black; padding: 2px;">28.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">1.5</span>	<span style="border: 1px solid black; padding: 2px;">8.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">2.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">43.4</span>	<span style="border: 1px solid black; padding: 2px;">15.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">66.7</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">38.5</span>	<span style="border: 1px solid black; padding: 2px;">1.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">11.1</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">10.4</span>	<span style="border: 1px solid black; padding: 2px;">37.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">11.1</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">4.3</span>	<span style="border: 1px solid black; padding: 2px;">43.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other:	<span style="border: 1px solid black; padding: 2px;">3.1</span>	<span style="border: 1px solid black; padding: 2px;">2.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">11.1</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">14.1</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">13.5</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">10.4</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">62.1</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 9

\* The State average includes all local and the State PJs within that state

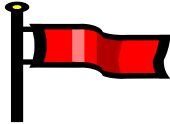
\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Bergen County State: NJ Group Rank: 24  
 (Percentile)  
 State Rank: 20 / 27 PJs Overall Rank: 31  
 (Percentile)  
 Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.95%	<b>89.67</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 54.12%	<b>75.28</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>72.05</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 92.11%	<b>83.08</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.750	<b>1.27</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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